

Certificate Number: 11760-PAM-DE-030119189

Bankruptcy Case Number: 12-06956



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 2, 2017, at 5:31 o'clock PM PDT, Sherry Gutshall completed a course on personal financial management given by internet by 123 Debtor.com, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: November 3, 2017 By: /s/Jennifer L Walter

Name: Jennifer L Walter

Title: Teacher